

Corporate Social Responsibility Report

as on 31-03-2020



FEDERAL BANK
HORMIS
MEMORIAL
FOUNDATION



Corporate Social Responsibility

Corporate Social responsibility (CSR) has been an inherited & inbuilt element of our fundamentals, right from the day the Bank was founded. Our Founder's values & ethos based on trust got embedded in the Bank's policies & principles. For us in Federal Bank, reaching out to people who need assistance is part of the values passed by our founder. The objectives we intend to achieve through CSR programs aim at developing communities and promoting environment sustainability to create a protected future for the generations to come. The Corporate Social Responsibility activities of the Bank touch a wide footprint through areas like Health, Education, Women empowerment, Environment sustainability and other activities permitted by the Schedule VII of the Companies Act, 2013.

Objectives

- To make meaningful contribution for the improvement of the financially disadvantaged sections of our society, and thereby act as socially conscious, well governed and successful corporate citizen of the country.
- To ensure that the activities undertaken will bring maximum relief to the intended beneficiaries and thereby contribute to the long-term development of the society, by providing socially and environmentally sustainable benefits, measurable in economic terms, demonstrating the social commitment of the Bank in the same manner it services the customers, employees and shareholders.

CSR Initiatives covered by the policy

1. Poverty alleviation
2. Education and skill development
3. Gender equality and welfare of senior citizens
4. Ensuring environmental sustainability and ecological balance
5. Protection of National Heritage
6. Benefit of Armed Force veterans
7. Promote rural, nationally recognized Paralympics and Olympic sports
8. Contribution to the Prime Ministers National Relief Fund or any other Funds set up by Govt.
9. Providing financial assistance to technology incubators
10. Development projects for rural and slum areas
11. Prevention of child abuse and child labor
12. Support to Swatch Bharat Mission
13. Promotion of Digitization

Major CSR projects undertaken during FY 2019-20

The Corporate Social Responsibility activities of the Bank touches a wider footprint through areas like Health, Education, Women Empowerment, Environment sustainability and other activities permitted by the Schedule VII of the Companies Act, 2013. Federal Bank Hormis Memorial Foundation was set up by the Bank in 1996 in the fond memory of our Founder Shri K.P.Hormis. The foundation and its activities were inaugurated by the then Finance Minister Shri P Chidambaram at Ernakulam on 18.10.1996. CSR projects are executed under the Federal Bank Hormis Memorial Foundation and the foundation is acting as a special vehicle for the implementation of CSR activities of the Bank.

Donation to Army Welfare Fund

In the background of Phulwama Attack, as a mark of respect to our brave soldiers, we had announced donation of ₹1.00 per each transaction through our Retail Digital Channels done during the period from 01.03.2019 to 31.03.2019 to Army Welfare Fund.

Bank had 42,02,874 transactions done through Retail Digital Channels for the period from 01.03.2019 to 31.03.2019 and donated an amount ₹ 42,02,874/- to Army Battle Casualties Welfare Fund on 22.08.2019

Federal Bank Hormis Memorial Foundation Scholarships:

The foundation is providing scholarships to the needy students for pursuing professional courses from the year 2005-06. From FY2019-20, 25 Scholarships are added for the benefit of wards of martyred Armed Forces Personnel and we have received one application under the said category.

During the year 2019-20 the trust offered assistance to 113 meritorious students, 20 students from each streams – Medicine, Engineering, BSc (Agri), MBA & 32 students from BSc Nursing.

Federal Skill Academies

As part of the Corporate Social Responsibility initiatives, we have started Federal Skill Academy at Kochi on Founders Day, 18th of October 2015. The social initiative was launched to give wings to the youth who belongs to the underprivileged section of the society. The aim of the project is to impart skill training to unemployed and marginalized youth to empower and to mentor and assist them to upgrade their skills for improved employability, increased efficiency and career growth. All expenses are borne by the bank. For the smooth implementation of the project, we joined hands with an implementing partner. On successful achievement of the objective of the first Academy, the Bank decided to expand the operations of the Federal Skill Academy to three more states, ie, at Coimbatore (2016), Kolhapur (2018) & Karnal (2019). The number of trainees has grown rapidly and it created livelihood for the youth as well contributed to the national skilling initiative

The courses offered at present are Heat Ventilation Air Conditioning(HVAC), RAC(Refrigeration and Air conditioning), GMAW(Gas Metal Arc Welding), CNC Machine Operator cum Programmer, Automotive Service Technician, Plumber General, Solar Photovoltaic Service Technician, Two Wheeler Service Technician, Solar Electric system

installer & Service Provider, Electronics Service Technician, BPO Non voice, Financial Accounting with tally, Programmable Logic Control, Machinist, Print & pack technician.

During FY2019-20, total admission in all centres is 1190, out of which 810 students completed the training programme, which includes Accounts & tally Programme conducted exclusively for 35 women aspirants from Idukki District. We have also provided boarding and lodging to the group. About 85% of this batch got placement in various firms.

Federal Bank Speak for India 2019-20– Youth engagement initiative

In the year 2014-15, Federal Bank launched a state-wide student debating competition in Kerala under the auspices of Federal Bank Hormis Memorial Foundation. This Financial year, we covered seven states– Kerala, Karnataka, Maharashtra, Tamilnadu, Karnataka, Gujarat & New Delhi under this mass youth engagement program. The initiative was attended by more than One lakh eighty seven thousand students from seven states. The contest provided a platform for the college students, right from the block level upwards, to showcase their reasoning talents that take them forward in the path of self-development. The initiative was conducted in association with various media partners across these states.

Grand finale of the Speak for India debating competition FY2019-20 of all states have been conducted except Gujarat and New Delhi which are deferred due to Covid 19 induced lockdown.



Speak For India Karnataka 2019 Finale : Winners with Shri.Shyam Srinivasan, MD &CEO ,Federal Bank (third from left); Shri Raju Hormis K,Head CSR ,Federal Bank (seventh from left) and other Federal Bank & Media Executives.



Speak For India Kerala 2019 Finale : Winners with Shri.Shyam Srinivasan, MD &CEO,Federal Bank(eighth from left); Shri Raju Hormis K, Head CSR ,Federal Bank (sixth from left) and other Federal Bank & Media Executives.



Speak For India Maharashtra 2019 Finale : Winners with Shri Boman Irani(Actor); Shri.Shyam Srinivasan, MD &CEO,Federal Bank (third from left);Smt.Grace Elizabeth Koshie,Chairperson,Federal Bank(second from left);Shri Siddhartha Sengupta,Director ,Federal Bank(leftmost); Shri Ashutosh Khajuria,Director,Federal Bank(rightmost); Shri Raju Hormis K ,Head CSR ,Federal Bank (sixth from left) and other Executives.



Speak For India West Bengal 2019 Finale : Winners with Shri.Shyam Srinivasan, MD &CEO Federal Bank, (fourth from left); Shri Raju Hormis K, Head CSR ,Federal Bank (third from left) and other Federal Bank & Media Executives.



Speak For India Tamil Nadu 2019 Finale : Winners with Shri.Shyam Srinivasan, MD &CEO Federal Bank, (sixth from left); Shri Raju Hormis K, Head CSR ,Federal Bank (eighth from left) and other Federal Bank & Media Executives.

CSR Activities - Founders Day

Every year we celebrate 18th October, birthday of our visionary founder as CSR day of the bank. Bank conducts various CSR activities through our branches Pan India to commemorate his vision.

For the year 2019-20, we had allocated an aggregate limit to each Zone, to encourage CSR culture among the employees. More than 475 branches from all the nine zones conducted various CSR activities which helped for the welfare of the society in general.





Drinking Water for Schools in Ernakulam

In the picture: Inauguration of the project: Honourable Minister for Agriculture, Kerala State Shri.V S Sunilkumar shaking hands with Shri. Anilkumar V V, Senior Vice President & Zonal Head, Ernakulam

Healthcare : Sponsoring Trauma Care Units through Aspatal Sansad Mobile Swasthya Seva, Himachal Pradesh.

Sansad Mobile Swasthya (SMS) is a public healthcare programme started by Sri Anurag Singh Thakur, MP from Himachal Pradesh (presently Minister of State for Finance and Corporate Affairs, Govt of India). Sansad Mobile Swasthya comprises of Mobile Medical Units (MMUs) which ply to remote rural villages in Hamirpur Parliamentary Constituency of Himachal Pradesh. This programme was started on 14th April 2018, on the birth anniversary of Dr B R Ambedkar. Within a short span of time, a fleet of 19 Mobile Medical Units are plying in Hamirpur Parliamentary constituency which covers five districts, 800 Panchayaths and 13000 beneficiaries.

We had sanctioned towards annual operational expenses of three mobile medical units in Hamirpur constituency of Himachal Pradesh for a period of one year from October 2019.

Health Care-Variou Projects

- (a) Support to Ambedkar Memorial District Cancer Centre, Manathavady, Wayanad for purchasing a brand new 125 KVA radiator cooled DG set.
- (b) Support to Cancer Patients in Ernakulam General Hospital for meeting their expenses incurred for Chemo medicines
- (c) Support to Little Flower Hospital, Angamaly for setting up a Modern Intensive Care Unit (ICU)
- (d) Support to Mar Augustine Golden Jubilee Hospital (MAGJ Hospital), Mookkannur for installing Blood Component Separation Unit at their Blood Bank.



Photos taken during the dedication of Diesel Generator set to Ambedkar Memorial District Cancer Centre, Mananthavady, Wayanad.

Promoting Differently abled : Comprehensive Centre for Cognitive Rehabilitation of Children at SCTIMST

In 2017, Federal Bank joined hands with Sree Chithira Thirunal Institute for Medical Science & Technology for setting up a Comprehensive Centre for Cognitive Rehabilitation of Children with Neuro disorders. The center aims to provide high quality state of the art and continuing care for children with Neuro Development Disorders and providing adequate support to the child and family.

In phase I, sensory integration room, individual therapy rooms and pediatric physiotherapy unit will be established at SCTIMST and in the second phase, a sensory park and sensory room at NISH will be constructed. The first Phase of the project is completed which includes one-to-one therapy rooms, soft play area for occupational therapy and a paediatric gym.

In the phase II (second year) of the project, sensory park and sensory room were to be set up at National Institute of Speech and Hearing (NISH), Thiruvananthapuram, the work has already started .

Promoting Differently abled- Various Projects

Apart from support to SCTIMST, We have extended support for various projects which will benefit differently abled children & persons

- (a) Academy of Magical Sciences, TVM for setting up different art centre for differently abled children
- (b) Adarsh Charitable Trust for procuring therapy materials, and teaching materials for differently abled children
- (c) Raksha Society, Kochi, is providing free education and vocational training facilities to children and young adults with Neuro developmental disorders like, Cerebral palsy, Autism, Learning, intellectual and other multiple disabilities, belonging to the lower strata of the Society. We had supported for upgrading the Bakery unit run by the society and for purchasing a multipurpose vehicle to be used for outreach programme conducted by the society
- (d) Support to Developmental Disability Regional Office, Tuticorin for providing 10 retrofitted petrol scooters to differently abled persons.
- (e) Support to Department of Social Security & Empowerment of Persons with Disabilities, Govt of Odisha for purchasing Golf Cart Yamaha battery operated Golf cart seater for transporting differently abled persons visiting the Centre.
- (f) Support to Bai Jerbai Wadia Hospital, Parel, Mumbai for developing infrastructure facilities of Counselling Centre for differently abled children
- (g) Social Action Forum, Irinjalakuda for setting up a Vocational Training Centre at AshaNilayam Special School, Kottanelloor
- (h) Support to We Care Centre, Kanirappilly for purchasing paper Bag making Machine as part of their Livelihood Enhancing projects for differently abled persons.

Prevention of Drugs & Narcotics Abuse among children

We had associated with Fourth Wave Foundation, for organizing Asian Regional Forum against Drugs at Kochi. The Foundation works for creating an awareness of Drugs & Narcotics Abuse among children.

Welfare & Poverty Alleviation

- (a) Support to Sree Narayana Sevika Sangham for construction of dormitory building for the use of 100 girl children
- (b) YMCA, Alangad- CSR support to YMCA, Alangad completion of houses to four families, each economically underprivileged family residing in the suburbs of Aluva, owning 3 to 4 cents of land and structure of the houses already completed .
- (c) Support to Warriar Foundation–For Housing Project-Asritha Mandiram- implemented at Mazhuvannur, Ernakulam District- Construction of 12 houses for widows with girl child, who are economically weaker.
- (d) CSR support to Rotary Club, Cochin Central , for the construction of three houses for the economically underprivileged and the flood affected victims of North Paravur area
- (e) CSR Support to Good Hope Relief Settlement for the maintenance works of the Destitute Home and for setting up Bio gas plant at the Home.



Support to Warriar Foundation : Key Handing over Ceremony : Shri.K.O.Joy ,Assistant Vice President &Branch Head, Federal Bank ,Kolencherry Branch handing over keys to a beneficiary, alongside is Shri. .A.S Madhavan, Founder, Warriar Foundation.



Promoting Education-Padippura Prathibha Sangamam

We have provided support to Padippura Pratibha Sangamam for awarding Merit Medal & Certificate to facilitate the students who secure A+ in all subjects in SSLC Exam 2018-19 during May 2019 in all districts of Kerala. This is a state-wide programme and merit medals were given to 32000 students in meetings conducted in all districts of Kerala

Promoting Women Empowerment Project “SwayamSakthi ”

The Project envisages to enable a Girl Child who has not completed their education by providing ‘Bridge Education’. Regular classes will be conducted to provide knowledge and thereby ensuring enrolment of girls in age appropriate grade in regular schools. The project is targeting age groups 11-14 years belonging to weaker sections/BPL families who have discontinued their education or have never attended school due to various socio economic problems they have faced. Remedial Education is given to them for fulfilling their aspirations and dreams for a better livelihood and career prospects by continuing their study in a regular school.

This is a one year programme and is being implemented at Madawala, Panchkula District of Haryana.

Promoting Education Project “Anando”

Support to ‘Anando’ a program envisaged for children who are school dropouts belonging to the age group 11-18 years and to help them to continue their education and enabling them to lead a life of self-sufficiency & dignity. The program is being implemented at Worli Centre for 56 students during the academic year 2019-20.

Promoting Environment Sustainability & Swatch Bharat

SEED – Student Empowerment for Environment Development

To build awareness amongst student fraternity to conserve the earth's natural resources, Federal Bank is a part of the SEED Programme since 2012. SEED (Student Empowerment for Environmental Development) is an initiative aimed at spreading the message of ecological conservation. Schools carry out simple but effective steps in environment protection like Planting & Protection of saplings, Agricultural Activities, Bio-diversity conservation, Energy Conservation, Conservation of Water bodies, Cleanliness & protection of public health, Reduce, Reuse and Recycle Plastic waste and intervention in local area environmental issues through SEED Police. Bank is supporting this noble cause for the past eight years.

Support to District Administration, Ernakulam

We have supported the District Administration, Ernakulam for District Collectors Scheme of providing RO drinking water facility in 36 government schools which will also benefit the General Public also.

We have also provided support to the following projects also:

- (a) Support to Tirunelveli Corporation, Chennai as our share for purchasing Tipper Lorries for the Corporation for solid waste management
- (b) Support to District Rural Development Authority (DRDA), Dharmapuri for renovation of traditional ponds- The Onthiampatty Lake in MenasiPanchayath, Pappireddipatti Block, Dharmapuri District
- (c) Support to Thiruverkadu Municipality for construction of 100 toilets for the houses in and around Thiruverkadu Municipality
- (d) Support to Poonamallee Municipality for the construction of 50 toilet units in houses in and around the Municipality.



In the picture: Shri Venkatesan C, Branch Head ,Federal Bank Branch Tuticorin along with other officials, handing over keys to physically challenged personnel through DDRO Office,

Rural Development Projects

Our Bank had embarked on a mission of digitization of Villages which started with Mookkannur Village in Kerala & Nilavarapetty in Tamilnadu.

This year we have started with Mankol Village in Ahmedabad, Venmony Village in Alappuzha, Gudha Village, in Haryana & Mardhala, near Kadaba, Mangalore. The process already started in all the four villages. The digitization and village adoption programme in villages Mankol, Gudha and Venmony were nearing completion by March, but culmination got deferred due to covid 19 outbreak.



Venmony, Kerala

In the picture : Inauguration of Digitization,Venmony : (From the right) Shri .Raju Hormis K ,Head CSR, Federal Bank; Shri. Jose .K Mathew ,Executive Vice President & Network I Head; Shri. Kuriakose Conil, Vice President & Zonal Head, Thiruvananthapuram handing over the project plan to Village officials.



Gudha, Haryana

In the picture : Federal Bank personnel alongwith Gudha village officials during one of the stages of Village Adoption & Digitization ,Gudha.



In the picture: Public gathered during one of the functions held in connection with Village adoption and Digitization, Mankol .



. **In the Picture** : Inauguration function : Shri. Pramod B Patil, Branch Head, Federal Bank Mangalore Kankanady branch giving welcome speech, On the dais is Shri . Sreekanth K, Vice President and Regional Head, Federal Bank, Mangalore Region (second from left) alongwith Govt officials

Disaster Relief-

During August 2019, heavy southwest monsoon created enormous havoc in the different parts of our country, claiming lives, damaging houses and destroying crops. Gujarat, Kerala, Karnataka and Maharashtra were severely affected.

In Kerala, Malappuram and Wayanad Districts, were the worst hit due to landslides and heavy rain. Maharashtra, is also one of the worst affected states due to the incessant rains and nearly 4.48 lakh people were evacuated mostly from Kolhapur District.

We have many branches functioning in this belt of Kolhapur, Maharashtra, Kozhikode, Kottayam, Alappuzha Thiruvananthapuram and Ernakulam Districts.

As a token of our support to the flood affected people, we had sanctioned various relief measures as given below:

- We had given delegation to Zones- Kozhikode, Kottayam, Ernakulam, Thiruvananthapuram & Mumbai for undertaking flood relief measures
- Construction of 34 houses at Edakkara, Malappuram for flood affected SC/ST families in land allotted by the Govt.
- The floods that happened in August 2019 affected Kolhapur District of Maharashtra State, claiming lives, damaging houses and destroying crops. We have selected two villages-Bastwad, Rajapurwadi in Kolhapur District for various relief activities which includes construction of houses, schools, providing milch cows and various relief activities. The project is started and construction of houses is expected to be completed within March 2020.





In the above pictures : Glimpses of various stages of construction of houses at Chalikkal colony, Edakkara



Key Handing over ceremony of Kolhapur flood relief project: (Above) Shri.Ajit Madhukar Deshpande, Deputy Vice President & Regional Head, Federal Bank, Kolhapur region (leftmost) handing over keys to beneficiaries of the project , (Next page) Beneficiaries and executives after the ceremony.



The above projects at Malappuram & Kolhapur are almost completed.

(d) Support to Paradip Municipality for repair, reconstruction and renovation of their Aahar Kendra, at Athabanki, Paradip, Orissa, which was destroyed in Fani Cyclone through our branch Paradip

Disaster Management –Covid 19

During March, with the onset of the pandemic, Covid 19, we had provided various relief measures as given below:

- (a) Support to Kerala Social Security Mission (KSSM) with Kiosks and water taps at public spots
- (b) Support to Kolkata Police Personnel by supplying Masks, Gloves and Hand Sanitizers in the wake of COVID 19 outbreak in India
- (c) Support to Delhi Traffic Police Personnel, Auto Drivers, E rickshaw pullers of Delhi for providing 1000 medical kits consisting of 200ML hand sanitisers, 4 surgical face masks and 4 hand gloves for 1000 families.
- (d)

Promoting Sports & Culture

- (a) Promotion of Sports & Culture-Promoting football amongst the underprivileged youth of North East Region- Support given to North East Football Foundation for the running of their football academy during the year 2019-20
- (b) Support to Redeem FC Kochi for running Football Coaching Centres at Kakkanad & Aluva for one year.